



Glen Lake Office  
14550 Excelsior Blvd  
Minnetonka, MN 55345  
Ph: (952) 935-8663

Telebank  
(952) 932-9690 ACCOUNT:  
Customer Service  
(952) 935-8661

PAGE: 1  
09/20/2011  
XXXXXXXX671

Country Village Office  
11500 Highway 7  
Minnetonka, MN 55305  
Ph: (952) 935-5995

www.fincbank.com

RODNEY L LARSON  
JOVELISA C LARSON 42  
PO BOX 44847 0  
EDEN PRAIRIE MN 55344-2547 1

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ULTIMATE INTEREST ACCOUNT XXXXXXXX671

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|                       |        |                         |          |
|-----------------------|--------|-------------------------|----------|
| AVG MIN BALANCE       | 174.64 | LAST STATEMENT 08/16/11 | 3,753.08 |
| MINIMUM BALANCE       | 91.63  | 4 CREDITS               | 3,356.89 |
| AVG AVAILABLE BALANCE | 885.10 | 23 DEBITS               | 6,973.51 |
| AVERAGE BALANCE       | 885.10 | THIS STATEMENT 09/20/11 | 136.46   |

- - - - - OTHER CREDITS - - - - -

| DESCRIPTION                                                              | DATE  | AMOUNT   |
|--------------------------------------------------------------------------|-------|----------|
| MTS SYSTEMS CORP EXPNSE RPT                                              | 08/19 | 3,206.85 |
| LOAN ADVANCE                                                             | 09/09 | 100.00   |
| 011164 ONLINE BANK XFER FROM ULTIMATE FREE 334895 ON<br>9/13/11 AT 23:34 | 09/14 | 50.00    |
| INTEREST                                                                 | 09/20 | .04      |

- - - - - CHECKS - - - - -

| CHECK #..DATE.....AMOUNT | CHECK #..DATE.....AMOUNT | CHECK #..DATE.....AMOUNT |
|--------------------------|--------------------------|--------------------------|
| 2024 08/24 205.00        |                          |                          |

- - - - - OTHER DEBITS - - - - -

| DESCRIPTION                                                               | DATE  | AMOUNT   |
|---------------------------------------------------------------------------|-------|----------|
| POS Purchase WWW.ASIATRAVEL SINGAPORE 3961<br>INTLFEEVC2PS254373803208161 | 08/17 | 1.04     |
| CAPITAL ONE ONLINE PMT 122839910063702                                    | 08/17 | 81.82    |
| POS Purchase WWW.ASIATRAVEL SINGAPORE 3961<br>PURCHASVC2PS254373803208161 | 08/17 | 130.00   |
| HSBC CARD SRVCS Online Pmt 000000722999271                                | 08/17 | 336.63   |
| XOOM-877-8151531 ORIGINATE X2430744839917                                 | 08/19 | 2,418.99 |
| ATM Withdrawal MAASIN /MAA MAASIN 4515 INTLFEEIC<br>IN0A3Z68182708201     | 08/22 | 2.40     |
| ATM Withdrawal CHONG HUA CEBU 4515 INTLFEEIC<br>IN0A3Z93428008221         | 08/22 | 2.40     |
| ING RELIASTR 494 PREMIUM XXXXX7151-DC-00                                  | 08/22 | 13.25    |
| ATM Withdrawal MAASIN /MAA MAASIN 4515 CHK-WDLIC<br>IN0A3Z68182708201     | 08/22 | 239.72   |
| ATM Withdrawal CHONG HUA CEBU 4515 CHK-WDLIC<br>IN0A3Z93428008221         | 08/22 | 239.72   |

\* \* \* C O N T I N U E D \* \* \*

RODNEY L LARSON

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## ULTIMATE INTEREST ACCOUNT XXXXXXXX671

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## - - - - - OTHER DEBITS - - - - -

| DESCRIPTION                                           | DATE  | AMOUNT   |
|-------------------------------------------------------|-------|----------|
| U.S. BANK TELEPAY 473077000159820                     | 08/23 | 2,592.34 |
| POS Purchase WWW.ASIATRavel SINGAPORE 3961            | 08/30 | 1.04     |
| INTLFEEVC2PS445148406808292                           |       |          |
| ATM Withdrawal PSB - ROBINSON/566 CEBU 3961 INTLFEEIC | 08/30 | 2.40     |
| IN0A3Z10290808301                                     |       |          |
| POS Purchase WWW.ASIATRavel SINGAPORE 3961            | 08/30 | 130.00   |
| PURCHASVC2PS445148406808292                           |       |          |
| ATM Withdrawal PSB - ROBINSON/566 CEBU 3961 CHK-WDLIC | 08/30 | 240.01   |
| IN0A3Z10290808301                                     |       |          |
| POS Purchase WWW.ASIATRavel SINGAPORE 3961            | 08/31 | .52      |
| INTLFEEVC2PS456151179208301                           |       |          |
| POS Purchase WWW.ASIATRavel SINGAPORE 3961            | 08/31 | 65.00    |
| PURCHASVC2PS456151179208301                           |       |          |
| POS Purchase VONAGE *PRICE+ 866-243-4357 NJ 3961      | 09/07 | 34.89    |
| PURCHASVC2PS445096259609061                           |       |          |
| POS Purchase CEBU PAC MiG PASIG 3961                  | 09/09 | 2.29     |
| INTLFEEVC2PS444826723309081                           |       |          |
| POS Purchase CEBU PAC MiG PASIG 3961                  | 09/09 | 228.84   |
| PURCHASVC2PS444826723309081                           |       |          |
| FEDERAL WITHHOLDING                                   | 09/20 | .01      |
| SERVICE CHARGE                                        | 09/20 | 5.20     |

## - - - - - I N T E R E S T - - - - -

|                            |        |                                 |      |
|----------------------------|--------|---------------------------------|------|
| AVERAGE LEDGER BALANCE:    | 885.10 | INTEREST EARNED:                | .04  |
| AVERAGE AVAILABLE BALANCE: | 885.10 | DAYS IN PERIOD:                 | 35   |
| INTEREST PAID THIS PERIOD: | .04    | ANNUAL PERCENTAGE YIELD EARNED: | .05% |
| INTEREST PAID 2011:        | 1.09   |                                 |      |
| FEDERAL WITHHOLDING 2011:  | .31    |                                 |      |

## - - - ITEMIZATION OF SERVICE CHARGE PAID THIS PERIOD - - -

|                                   |       |
|-----------------------------------|-------|
| TOTAL CHARGE FOR MAINTENANCE FEE: | 5.00  |
| TOTAL CHARGE FOR PER CHECK FEE:   | .20   |
|                                   | ----- |
| TOTAL SERVICE CHARGE PAID:        | 5.20  |

\* \* \* C O N T I N U E D \* \* \*

RODNEY L LARSON

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## ULTIMATE INTEREST ACCOUNT XXXXXXXX671

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## - - - ITEMIZATION OF OVERDRAFT AND RETURNED ITEM FEES - - -

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*****
*                                     |          TOTAL FOR          |          TOTAL          *
*                                     |        THIS PERIOD        |        YEAR TO DATE    *
*-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
* TOTAL OVERDRAFT FEES:             |          .00             |          .00           *
*-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
* TOTAL RETURNED ITEM FEES:         |          .00             |          .00           *
*****

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## - - - - - DAILY BALANCE - - - - -

| DATE..... | BALANCE  | DATE..... | BALANCE | DATE..... | BALANCE |
|-----------|----------|-----------|---------|-----------|---------|
| 08/17     | 3,203.59 | 08/24     | 696.62  | 09/09     | 91.63   |
| 08/19     | 3,991.45 | 08/30     | 323.17  | 09/14     | 141.63  |
| 08/22     | 3,493.96 | 08/31     | 257.65  | 09/20     | 136.46  |
| 08/23     | 901.62   | 09/07     | 222.76  |           |         |

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## READY RESERVE CREDIT LINE ACCOUNT XXXXXXXX671

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- - - SUMMARY OF ACCOUNT ACTIVITY - - - - - PAYMENT INFORMATION - - - - -
PREVIOUS BALANCE                .00    NEW BALANCE                .00
PAYMENTS                        100.00  MINIMUM PAYMENT DUE        .00
LOAN ADVANCES                   100.00  PAYMENT DUE DATE
FEES CHARGED                     .00
INTEREST CHARGED                 .00
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NEW BALANCE                      .00

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CREDIT LIMIT                    500.00
AVAILABLE CREDIT                 500.00
STATEMENT CYCLE CLOSING DATE    09/20/11
DAYS IN BILLING CYCLE           35

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- - - - - T R A N S A C T I O N S - - - - -
DATE      DESCRIPTION              AMOUNT
09/09/11  ADVANCE                  100.00
025315 ONLINE BANK PYMT FROM ULTIMATE FREE 334895 ON 9/11/11 AT 5:16
09/12/11                                     100.00-

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- - - - - F E E S - - - - -
** TOTAL FEES FOR THIS PERIOD **                                     .00
          * * *   C O N T I N U E D   * * *

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RODNEY L LARSON

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READY RESERVE CREDIT LINE ACCOUNT XXXXXXXX671

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- - - - - I N T E R E S T    C H A R G E D - - - - -

\*\* TOTAL INTEREST FOR THIS PERIOD \*\* .00

-----2 0 1 1      T O T A L S      Y E A R - T O - D A T E-----

|                                |     |
|--------------------------------|-----|
| TOTAL FEES CHARGED IN 2011     | .00 |
| TOTAL INTEREST CHARGED IN 2011 | .34 |

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- - - - - I N T E R E S T    C H A R G E    C A L C U L A T I O N - - - - -

YOUR ANNUAL PERCENTAGE RATE (APR) IS THE ANNUAL INTEREST RATE ON YOUR ACCOUNT.

| FROM<br>DATE | ANNUAL PERCENTAGE<br>RATE (APR) | DAILY<br>PERIODIC RATE | BALANCE SUBJECT<br>TO INTEREST RATE | DAYS | INTEREST<br>CHARGE |
|--------------|---------------------------------|------------------------|-------------------------------------|------|--------------------|
| 09/09/2011   | 18.0000 %(v)                    | .00049315              | 100.00                              | 3    | .14                |
| 09/12/2011   | 18.0000 %(v)                    | .00049315              | .00                                 | 9    | .00                |

(v)=VARIABLE RATE

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THRIFT SAVINGS ACCOUNT XXXXXXXX227

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| DESCRIPTION                                        | DEBITS   | CREDITS | DATE     | BALANCE  |
|----------------------------------------------------|----------|---------|----------|----------|
| BALANCE LAST STATEMENT .....                       |          |         | 08/16/11 | 2,222.23 |
| 044078 ONLINE BANK XFER TO ULTIMATE FREE 334895 ON |          |         |          |          |
| 8/28/11 AT 8:30                                    | 1,000.00 |         | 08/29/11 | 1,222.23 |
| 042145 ONLINE BANK XFER TO ULTIMATE FREE 334895 ON |          |         |          |          |
| 9/03/11 AT 6:31                                    | 1,200.00 |         | 09/06/11 | 22.23    |
| BALANCE THIS STATEMENT .....                       |          |         | 09/20/11 | 22.23    |
| TOTAL CREDITS (0)                                  |          | .00     |          |          |
| TOTAL DEBITS (2)                                   | 2,200.00 |         |          |          |

- - - - - I N T E R E S T - - - - -

|                            |          |                                 |      |
|----------------------------|----------|---------------------------------|------|
| AVERAGE LEDGER BALANCE:    | 1,050.80 | INTEREST EARNED:                | .10  |
| AVERAGE AVAILABLE BALANCE: | 1,050.80 | DAYS IN PERIOD:                 | 35   |
| INTEREST PAID THIS PERIOD: | .00      | ANNUAL PERCENTAGE YIELD EARNED: | .10% |
| INTEREST PAID 2011:        | .32      |                                 |      |
| FEDERAL WITHHOLDING 2011:  | .09      |                                 |      |

Rodney Larson  
13700 Valley View Road #121  
Eden Prairie MN 55344

2024

DATE 08/20/2011

Pay To  
The Order Of

Gurstel Chargo P.A.

\$205.00

Two Hundred Five Dollars and No Cents

FIRST MINNETONKA CITY BANK - MINNETONKA MN 55345-6699

Client #: 1432

ARRW|233235

36

by Gurstel Chargo P.A. as authorized signatory for Rodney Larson

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⑆091014458⑆ 299671 2024

Preauthorized Check Systems  
8/23/2011

297870000488550  
by  
DepositEdge(R) 098 M&I a branch of  
Autoscribe Corporation

>075912068<  
BMO Harris Bank NA

DO NOT SIGN/WRITELINE BELOW THIS LINE  
FOR FINANCIAL INSTITUTION USAGE ONLY

DepositEdge(R)  
BMO Harris Bank NA  
For Account of Faye Larson

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⑆091014458⑆ 299671 2024

2024 \$205.00 08/24/2011

2024 \$205.00 08/24/2011

## HOW FINANCE CHARGES ARE COMPUTED

We will begin to earn finance charges when we make a loan to you. To calculate the FINANCE CHARGE for a billing cycle, we will apply a DAILY PERIODIC RATE of the FINANCE CHARGE to the "PRINCIPAL BALANCE" of your loan account each day. To figure the "PRINCIPAL BALANCE" for each day, we first take your loan account balance at the beginning of the day and subtract any unpaid finance charges and any credit insurance premiums (if any) that are due. Next, we subtract the portion of any payments or credits received that day which apply to the repayment of your loans. (A portion of each payment you make is applied to finance charges and credit insurance premiums (if any).) Then we add any new loans made that day. The final figure is the "PRINCIPAL BALANCE."

Loan payments received after normal business hours will be credited the following business day. Normal business hours are posted in each office or branch and will be furnished upon request, or may be obtained by calling the phone number listed below.

## In Case Of Errors or Questions about Your Electronic Transfers

Call or write us at the telephone number or address listed below, as soon as you can if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the first statement on which the problem or error appeared.

- Tell us your name and account number (if any)
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will recredit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

## In Case Of Errors or Questions about Your Credit Line Transactions

If you think your statement is wrong, or if you need more information about a transaction on your statement, write to us on a separate sheet at the address shown below as soon as possible. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, provide us with the following information:

- Your name and account number
- The dollar amount of the suspected error
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your statement that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

## SPECIAL RULE FOR CREDIT CARD PURCHASES

If you have a problem with the quality of goods or services that you purchased with a credit card and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. There are two limitations on this right: you must have made the purchase in your home state or within 100 miles of your current mailing address; and the purchase price must have been more than \$50. These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or services.

## LIABILITY FOR UNAUTHORIZED TRANSACTIONS

Generally: Except as provided below, you may be liable for unauthorized use of your Instant Cash Card or Instant Cash & Check Card. You will not be liable for unauthorized use that occurs after you notify us at the address listed below, orally or in writing, of the loss, theft or possible unauthorized use. In any case your liability will not exceed \$50.

Limits on Liability for Instant Cash & Check Card: Unless you have been grossly negligent or have engaged in fraud, you will not be liable for any unauthorized transactions involving the use of your lost or stolen Instant Cash & Check Card. This limit on liability does not apply to ATM transactions or to transactions using your Personal Identification Number (PIN) which are not processed by Visa® or to commercial cards, all of which would be subject to the same general liability limits outlined above.

Report any differences in your checking account Summary within 30 days. Special provisions, including a reporting period of up to 60 days, apply if the difference involves an electronic funds transfer or a credit line transaction.

## FIRST MINNETONKA CITY BANK

14550 Excelsior Boulevard, Minnetonka, Minnesota 55345-5800 Telephone: (952) 935-8663

11500 Highway Seven, Minnetonka, Minnesota 55305-5171 Telephone: (952) 935-5895